

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 22-028485  
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ATTORNEYS FOR U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE, SUCCESSOR IN  
INTEREST TO WILMINGTON TRUST COMPANY,  
AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK  
OF AMERICANATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR BY MERGER TO LASALLE  
BANK NATIONALASSOCIATION, AS TRUSTEE  
FOR LEHMAN XS TRUST MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2007-6

In Re:

ERIK W. YAKOW AND LISA M. YAKOW,  
DEBTORS

Case No.: 23-10293-MBK

Judge: HONORABLE MICHAEL B.  
KAPLAN

Chapter: 13

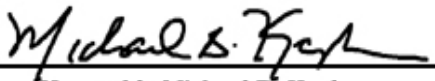


Order Filed on February 29, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

### CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 29, 2024

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter being opened to the Court by LOGS Legal Group LLP, Attorneys for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICAN NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6, hereinafter "Secured Creditor", upon the filing of a Certification of Default for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation, and due notice of said Certification having been given to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. As of February 12, 2024, Debtors are delinquent in post-petition payments for the months of November 1, 2023 through January 1, 2024 in the amount of \$2,019.84 each, and February 1, 2024 in the amount of \$2,086.48, plus a Stipulation payment for November 15, 2023 in the amount of \$671.41, less a suspense balance of \$1,393.31, for a total post-petition delinquency amount of \$7,424.10 due to the Secured Creditor.
2. Debtors agree to capitalize the post-petition delinquency of \$7,424.10, as outlined in Paragraph one (1) above, to be paid through the remaining Chapter 13 Plan. *The Trustee shall amend his/her records to reflect same and shall set up on the Trustee's ledger.* The Debtors shall file a Modified Plan within fourteen (14) days of entry of this Consent Order to fund this capitalization of post-petition arrears, *or the case will be dismissed upon motion of the Trustee, with notice to Debtors and Debtors' Counsel.*
3. Starting March 1, 2024, Debtors shall maintain all contractually due post-petition payments, which currently amount to \$2,086.48 monthly, directly to Secured Creditor.
4. Debtors shall reimburse Secured Creditor \$200.00 in attorney fees through their Chapter 13 Plan of Reorganization. *The Trustee shall amend his/her records to reflect same and shall set up on the Trustee's ledger.*
5. If the Debtors fail to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and Debtors as required by the local bankruptcy rules.
6. In the event the instant bankruptcy proceeding is dismissed, discharged or converts, this Consent Order shall be terminated and have no further force or effect.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Date: 2-21-2024

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor



Date: 2/21/24

Marc C. Capone, Esquire  
Attorney for the Debtors

In re:  
Erik W. Yakow  
Lisa M. Yakow  
Debtors

Case No. 23-10293-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 29, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db/jdb	Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Tr

District/off: 0312-3

User: admin

Page 2 of 2

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Total Noticed: 1

ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Ba  
ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Trustee,  
successor in interest to Bank of America National Association, as Trustee, successor by merge ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

Marc C Capone

on behalf of Debtor Erik W. Yakow ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.  
com

Marc C Capone

on behalf of Joint Debtor Lisa M. Yakow ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.  
com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12